

DO NOT ENTER

Appl. No. 10/714,441  
Amdt. dated February 12, 2008  
Amendment under 37 CFR 1.116 Expedited Procedure  
Examining Group 3609

PATENT

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method for creating an open network stored benefit account by a purchaser for the benefit of a recipient, the method comprising steps of:  
receiving a first message including a purchaser account identifier at an intermediate system, wherein the purchaser account identifier and other account information is entered by a purchaser with a web interface to create the stored benefit account;  
the intermediate system processing the first message that is received with an application interface of a credit processing system, wherein the purchaser account identifier is used to fund a stored benefit account;  
the intermediate system receiving ~~returning~~ a first message response with the application interface, wherein the intermediate system determines if the first message response ~~can be used to determine if the first message response is~~ consistent with the other account information received from the purchaser in the first message, wherein the intermediate system determines from the first message response whereby it can be determined if a purchaser account associated with the purchaser account identifier can validly fund the stored benefit account;  
the intermediate system receiving a second message response with the application interface; ~~[[and]]~~  
the intermediate system processing the second message response, wherein:  
the second message includes recipient account information,  
the stored benefit account is created with the recipient account information,  
the stored benefit account is backed by an account issuer, ~~[[and]]~~  
the stored benefit account is accepted by a network of unrelated merchants who accept payments from the account issuer; and  
providing the stored benefit account to the recipient for the recipient's use.